

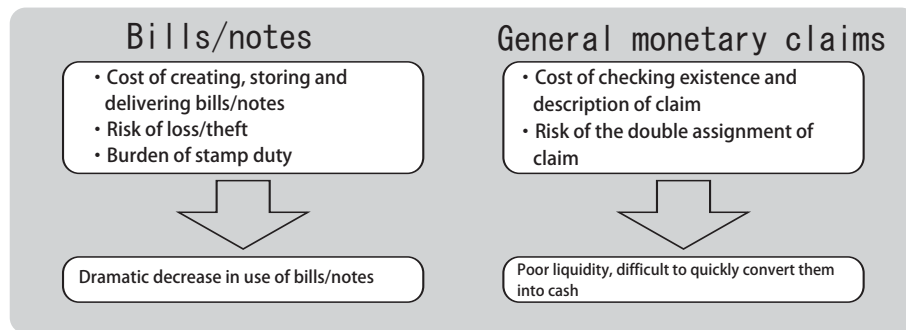
# Electronically Recorded Monetary Claims

The illustration features a laptop computer as the central element. On its screen, two hands are shown shaking, symbolizing an agreement or transaction. Above the screen, a 10,000 banknote and three coins are depicted, representing monetary value. The background consists of a light blue field with a repeating pattern of small, stylized blue figures. Large, abstract shapes in orange and teal are positioned on the left and right sides of the laptop, respectively. The overall theme is digital finance and business transactions.

**A new financial means for  
raising business funds**

Financial Services Agency and Ministry of Justice

# The Electronically Recorded Monetary Claims System is a new financial means for facilitating business operators' financing activities.



Conventionally, even if you had trade accounts receivable, you could not utilize them for cash flow management

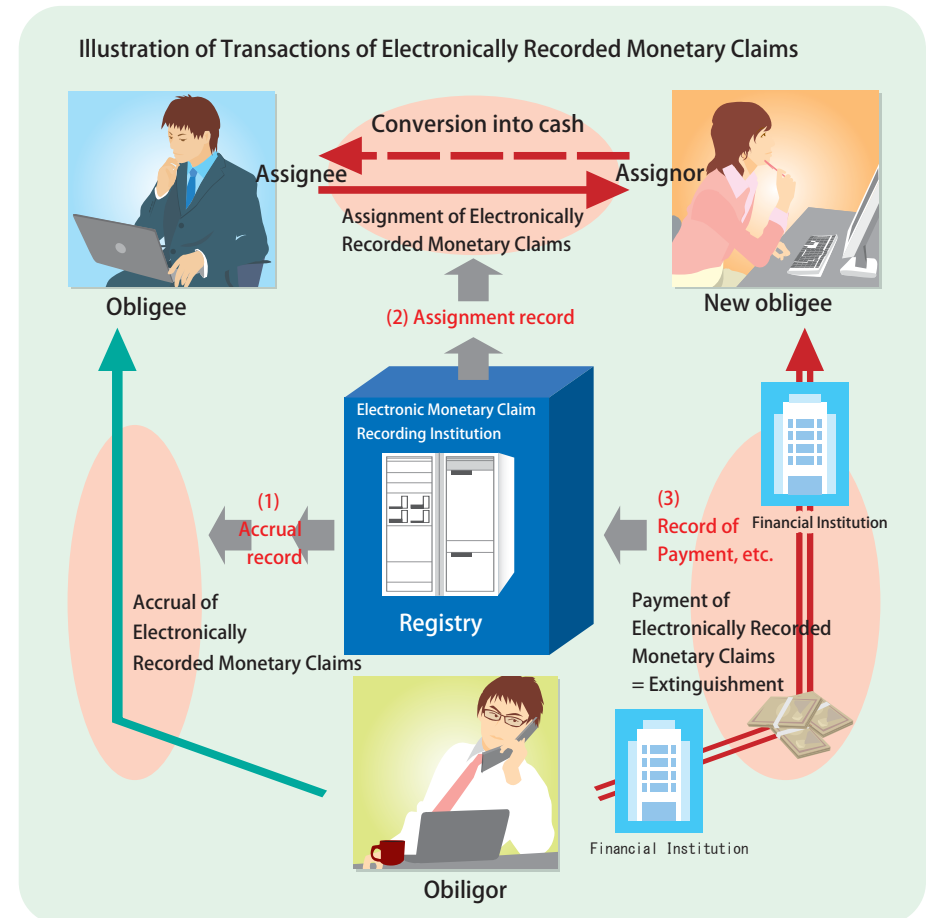


## Electronically Recorded Monetary Claims

A new type of monetary claim that not only eliminates the inconvenience of bills/notes and general monetary claims but can be also be utilized for cash flow management!

Management of the description of claims(information) in the form of electronic data

- ✓ Eliminates preparation/custody costs, etc. of bills/notes
- ✓ No risk of loss/theft
- ✓ Eliminates cost of stamp duty
- ✓ Ensures the same level of security of transactions as bills/notes (eliminates the shortcomings of general monetary claims)
- ✓ Ensures flexibility and convenience, which are lacking in bills/notes
  - Can be split and assigned
  - Can meet various business needs other than being used like bills/notes



- (1) An Electronically Recorded Monetary Claim is accrued only when an Electronic Monetary Claim Recording Institution makes an "accrual record" upon the user's request.
- (2) An Electronically Recorded Monetary Claim can be assigned when the Electronic Monetary Claim Recording Institution makes an "assignment record" upon the user's request.
- (3) If payment is made by the obligor, the Electronically Recorded Monetary Claim will be extinguished. If the payment was made via a financial institution under a specific agreement, "the record of payment, etc." will automatically be made based on the notice from the financial institution to the Electronic Monetary Claim Recording Institution.

Research Office, Planning Division, Planning and  
Coordination Bureau, Financial Services Agency  
Website: <http://www.fsa.go.jp>  
Deputy Commissioner's Office, Civil Affairs  
Bureau, Ministry of Justice  
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